

# Exhibit 1

**BAYVIEW**  
LOAN SERVICINGBayview Loan Servicing, LLC  
4425 Ponce de Leon Blvd. 5th Floor  
Coral Gables, FL 33146

November 6, 2014

VIA FIRST CLASS MAIL AND CERTIFIED MAIL/RRR

EARL D WILSON  
11450 FOLEY RD  
FENTON MI 48430Loan Number: 0000 ~~0000~~  
Property Address: 11450 FOLEY RD  
FENTON MI 48430

Dear EARL D WILSON:

This is a formal notice that the mortgage loan referenced above remains in default and the lender intends to foreclose. Specific information about the nature of the default and important contact information is provided below.

You signed and executed a promissory note secured by a mortgage or deed of trust ("the security instrument") in which you agreed to repay your debt at agreed upon terms. Because you have not fulfilled the terms of this agreement, Servicer on behalf of the Notcholder intends to initiate foreclosure action on the mortgaged property. The foreclosure will be conducted in the name of: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2004-24CB). Servicer or the note holder has the right to foreclose as it possesses copies of the necessary assignment(s) of mortgage or deed of trust required under applicable state law. Notcholder, directly or through an agent either has possession of the promissory note, or in the event that Notcholder does not have possession of the promissory note or is unable to find the promissory note, Notcholder will seek to prove the promissory note using a lost note affidavit. The promissory note, to the extent the original is in our possession, is either made payable to Notcholder or has been duly endorsed to the Notcholder as applicable under state law.

If you do not cure the default or enter into a foreclosure alternative program within fourteen (14) DAYS of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt and instruct its attorneys to start legal action to foreclose upon your mortgaged property.

The loan is due for 11/1/2010 and subsequent payments, plus late charges, fees and costs. As of today, the total delinquency and reinstatement amount is \$63,897.79 which consists of the following:

Next Payment Due Date	11/1/2010
Total Monthly Payments Due:	\$59,207.62
Late Charges:	\$ 147.78
Other Charges:	
Uncollected NSF Fees:	\$0.00
Other Fees:	\$0.00
Corporate Advance Balance:	\$00.00
Unapplied Balance:	<u>(\$0.00)</u>

**TOTAL YOU MUST PAY TO CURE DEFAULT:** **\$63,897.79**

Should you require additional information regarding your mortgage, you may contact us at 888-326-7191 or by sending a written request to the address stated below.

In addition you have the right to submit a written request to receive copies of the following documents associated with your mortgage loan:

- A copy of the note
- A copy of the security instrument with assignments establishing the right to foreclose
- A copy of your payment history since the loan was last less than 60 days past due
- The name of the investor that holds your loan

Please include your loan number and property address with your request and send to:

Bayview Loan Servicing, LLC  
4425 Ponce De Leon Blvd, 5th Floor  
Miami, FL 33146

Fax: 1 (305) 631-5567

The following is important information about your mortgage loan, as of the date of this notice:

Principal Balance:	\$146,778.82
Paid Thru Date:	9/30/2010
Date of Last Full Payment Received:	10/1/2010
Current Interest Rate:	6.25%
Date of Next Interest Rate Adjustment (if applicable):	N/A
Amount of Pre-Payment Fee or Penalty (if applicable):	N/A

You may contact a government approved housing counseling agency which provides free or low-cost housing counseling. You should consider contacting one of these agencies immediately. These agencies specialize in helping homeowners who are facing financial difficulty. Housing counselors can help you assess your financial condition and work with us to explore the possibility of modifying your loan, establishing an easier payment plan for you, or even working out a period of loan forbearance. For your benefit and assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agency, please call (800) 569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>.

You may be eligible for assistance from the Homeownership Preservation Foundation or other foreclosure counseling agency. You may call the following toll-free number to request assistance from the Homeownership Preservation Foundation: (888) 995-HOPE. If you wish, you may also contact us directly at 888-326-7191 and ask to discuss possible options.

This matter is very important. Please give it your immediate attention.

Sincerely,  
Bayview Loan Servicing LLC  
4425 Ponce De Leon Blvd  
Coral Gables, FL 33146  
888-326-7191

FEDERAL LAW REQUIRES US TO ADVISE YOU THAT Bayview Loan Servicing, LLC IS A DEBT COLLECTOR AND THAT THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE. TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING, THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT INDEBTEDNESS AS YOUR PERSONAL OBLIGATION. IF YOU ARE REPRESENTED BY AN ATTORNEY, PLEASE PROVIDE US WITH THE ATTORNEY'S NAME, ADDRESS AND TELEPHONE NUMBER.

**IMPORTANT DISCLOSURES**

If you are currently in a bankruptcy proceeding, or have previously obtained a discharge of this debt under applicable bankruptcy law, this is not an attempt to collect, a demand for payment, or an attempt to impose personal liability for that debt. You are not obligated to discuss your home loan with us or to enter into a loan modification or other loan assistance program. You should consult with your bankruptcy attorney or other advisor about your legal rights and options.

**MILITARY PERSONNEL/SERVICEMEMBERS:** If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections, and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility please contact our Military Assistance Team toll free at 1.888.326.7191.

EARL D WILSON  
11450 Foley Rd  
Penton MI 48430-9599

